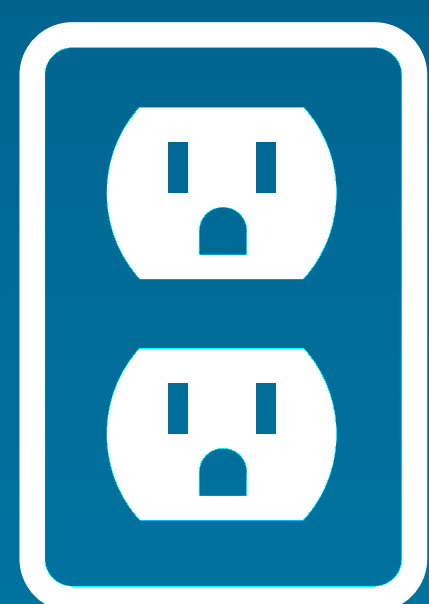


# 383



The number of complaints involving Utilities mediated by the Division of Consumer Affairs in 2015.

Utility companies ranked #1 in the list of 2015 Top Ten Consumer Complaints by the Division of Consumer Affairs. This category includes gas service, water service, electricity, landline phone service, all mobile phone service, internet service and cable. Problems with billing and maintenance were the most common complaints.

If you feel you have been treated unfairly as a consumer, contact the Division of Consumer Affairs at [tn.gov/consumer](http://tn.gov/consumer) for more information about how we can help.



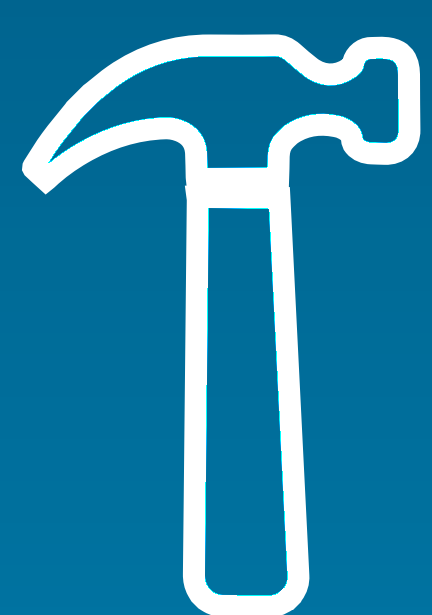
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# 327



The number of complaints involving Home Improvement services mediated by the Division of Consumer Affairs in 2015.

Home improvement companies ranked #2 in the list of 2015 Top Ten Consumer Complaints by the Division of Consumer Affairs. This category includes hiring a contractor for services to repair or improve the quality of your home. The most common complaints were related to quality of work, incomplete work after receiving payment, and structural damage caused by the contractor.

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# 2013



The number of complaints involving Debtor/Creditor services mediated by the Division of Consumer Affairs in 2015.

Debtor/Collector companies ranked #3 in the list of 2015 Top Ten Consumer Complaints by the Division of Consumer Affairs. This category includes matters related to debt collection companies, payday loans, credit repair companies, and check-cashing services. Consumers complained most that collection agencies often make harassing phone calls or continuously call individuals who do not owe a debt to the company.

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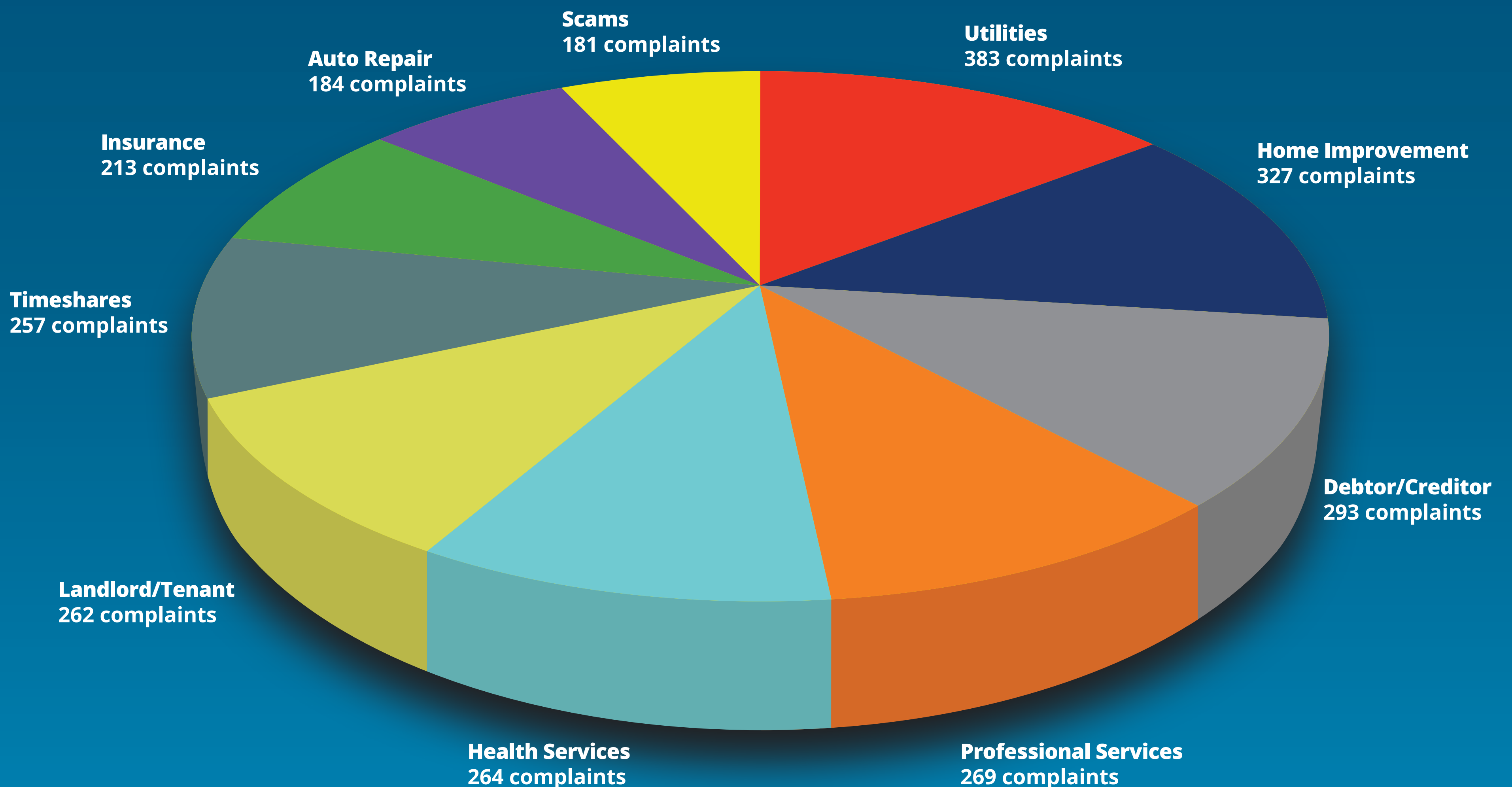
     
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# Have you been treated unfairly as a consumer?

## *You're not alone.*



### Top Ten Complaint Categories of 2015

as reported by the Division of Consumer Affairs

If you feel you have been treated unfairly as a consumer, contact the Division of Consumer Affairs at [tn.gov/consumer](https://tn.gov/consumer) for more information about how we can help.



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